

Effective 1/1/2016

13-45-504 Security freeze for protected consumer.

- (1) A consumer reporting agency shall place a security freeze for a protected consumer if:
 - (a) the consumer reporting agency receives a request from the protected consumer's representative for the placement of the security freeze; and
 - (b) the protected consumer's representative:
 - (i) submits the request described in Subsection (1)(a):
 - (A) to the address or other point of contact provided by the consumer reporting agency; and
 - (B) in the manner specified by the consumer reporting agency;
 - (ii) submits to the consumer reporting agency:
 - (A) sufficient proof of identification of the protected consumer;
 - (B) sufficient proof of identification of the protected consumer's representative; and
 - (C) sufficient proof of authority to act on behalf of the protected consumer; and
 - (iii) if applicable, pays the consumer reporting agency a fee described in Subsection 13-45-506(2).
- (2) If a consumer reporting agency does not have a file that pertains to a protected consumer when the consumer reporting agency receives a request described in Subsection (1), the consumer reporting agency shall create a record for the protected consumer.
- (3) A consumer reporting agency shall place a security freeze for a protected consumer within 30 days after the day on which the consumer reporting agency receives a request described in Subsection (1).
- (4) After a consumer reporting agency places a security freeze under this section, the consumer reporting agency may not release the protected consumer's credit report, any information derived from the protected consumer's credit report, or any record created for the protected consumer, unless the security freeze for the protected consumer is removed in accordance with Section 13-45-505.
- (5) A security freeze that is placed in accordance with this section shall remain in effect until:
 - (a) the protected consumer's representative or the consumer who is subject to a protected consumer security freeze requests the consumer reporting agency remove the security freeze in accordance with Subsection 13-45-505(1); or
 - (b) the security freeze is removed in accordance with Subsection 13-45-505(3).

Enacted by Chapter 191, 2015 General Session